UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/057,435	01/25/2002	Atanas Stoyanov	064754-0011	9660

33401   7590   08/29/2008
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LIVERSEDGE, JENNIFER L

ART UNIT	PAPER NUMBER
3692	

MAIL DATE	DELIVERY MODE
08/29/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *09 July 2008*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *13,15-18 and 20-22* is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *13,15-18 and 20-22* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All   b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
   Paper No(s)/Mail Date *7/9/2008*.

4) ☐ Interview Summary (PTO-413)
   Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____ .

DETAILED ACTION

Response to Amendment

This Office Action is responsive to Applicant's amendment and request for

reconsideration of application 10/057,435 filed on July 9, 2008.

The amendment contains original claims: 17 and 22.

The amendment contains amended claims: 13, 15-16, 18 and 20-21.

Claims 1-7, 23-26, 28-34 were previously withdrawn.

Claims 8-12, 14, 19 and 27 have been canceled.

A request for continued examination under 37 CFR 1.114, including the fee set

forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this

application is eligible for continued examination under 37 CFR 1.114, and the fee set

forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action

has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on July 9,

2008 has been entered.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

The factual inquiries set forth in *Graham* **v.** *John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining

obviousness under 35 U.S.C. 103(a) are summarized as follows:

1.   Determining the scope and contents of the prior art.
2.   Ascertaining the differences between the prior art and the claims at issue.
3.   Resolving the level of ordinary skill in the pertinent art.
4.   Considering objective evidence present in the application indicating
       obviousness or nonobviousness.

Claims 13, 16-18 and 20-22 are rejected under 35 U.S.C. 103(a) as being

unpatentable over US Patent 5,774,883 to Andersen et al. (further referred to as

Andersen), and further in view of "What to know when you lease a car" by Kevin

McCormally (further referred to as McCormally).

Regarding claim 13, Andersen discloses a method for selecting, from a plurality

of lease programs, each of which may generate a profit, a lease program that generates

the largest profit for each of a plurality of vehicles (columns 3-6), the method

comprising:

Receiving an input representing an amount of cash available for lease inception

fees (Figure 5; column 13, lines 38-39; column 18, lines 11-13);

Receiving financial information about a customer (Figures 1, 5, 12 and 13a;

column 5, lines 1-5; column 6, lines 1-5);

Accessing a database stored in a computer system, the database comprising

information about a plurality of lease programs (column 5, lines 1-5; column 6, lines 15-

18 and lines 49-53);

Identifying, for each of the vehicles, the lease program generating the highest profit (column 6, lines 15-18 and lines 49-53; column 7, lines 25-27), the identifying including:

Calculating a profit generated by each of the plurality of lease programs for the vehicle based on the amount of cash available for lease inception fees and the financial information about the customer (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50); and

Comparing the calculated profit generated by each of the plurality of lease programs for the vehicle (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11); and

Selecting the lease program from the plurality of lease programs that generates the highest calculated profit for each of the vehicles (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50).

Andersen does not specifically disclose receiving an input representing a target monthly payment amount and where the target monthly payment is used in calculations for identifying the highest profit. However, Andersen discloses receiving customer budget information (Figure 13a; column 5, lines 1-5; column 6, lines 15-18; column 12, lines 23-29; column 26, lines 6-11) and wherein the received budget information is used to determine a lease program available to customer wherein profits are maximized (column 3, lines 7-32 and lines 56-67; column 5, lines 1-5; column 7, lines 25-27; column 13, lines 46-50).

Further, McCormally discloses receiving an input representing a target monthly payment amount and where the target monthly payment is used in calculations for identifying the highest profit (page 1, column 2, sections 1 and 2; page 2, column 2, sections 1 and 2).

It would be obvious to one of ordinary skill in the art to modify the method of maximizing profit using a customer's budget as a constraint as disclosed by Andersen with the method of specifying a target monthly payment and using the target monthly payment to identify the highest profit as disclosed by McCormally. The motivation would be one's monthly vehicle payment is a portion of one's overall budget and would be a significant determiner in selecting a vehicle and the associated payment. And from the dealer perspective in which seeking the maximum profit is generally an objective, using the customer's target payment as an input to maximize profit allows the dealer to "play with" the other input numbers to maximize profit while recognizing and working within the customer's payment constraint.

Regarding claim 16, Andersen discloses a computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur (columns 3-6):

The computer receives an input representing an amount of cash available for lease inception fees (Figure 5; column 13, lines 38-39; column 18, lines 11-13);

The computer receives financial information about a customer (Figures 1, 5, 12 and 13a; column 5, lines 1-5; column 6, lines 1-5);

The computer accesses a lender database comprising information about a plurality of lease programs (column 5, lines 1-5; column 6, lines 15-18 and lines 49-53);

The computer identifies, for each of a plurality of vehicles, the lease program generating the highest profit (column 3, lines 7-32 and lines 56-67; column 6, lines 15-18 and lines 49-53; column 7, lines 25-27), the identifying including:

Calculating a profit generated by each of the plurality of lease programs for the vehicle based on the amount of cash available for lease inception fees and the financial information about the customer (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50); and

Comparing the calculated profit generated by each of the plurality of lease programs for the vehicle (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11); and

The computer selects the lease program from the plurality of lease programs that generates the highest calculated profit for each of the vehicles (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50).

Andersen does not specifically disclose receiving an input representing a target monthly payment amount and where the target monthly payment is used in calculations for identifying the highest profit. However, Andersen discloses receiving customer budget information (Figure 13a; column 5, lines 1-5; column 6, lines 15-18; column 12, lines 23-29; column 26, lines 6-11) and wherein the received budget information is used to determine a lease program available to customer wherein profits are maximized

(column 3, lines 7-32 and lines 56-67; column 5, lines 1-5; column 7, lines 25-27;

column 13, lines 46-50).

Further, McCormally discloses receiving an input representing a target monthly

payment amount and where the target monthly payment is used in calculations for

identifying the highest profit (page 1, column 2, sections 1 and 2; page 2, column 2,

sections 1 and 2).

It would be obvious to one of ordinary skill in the art at the time of the invention to

modify the method of maximizing profit using a customer's budget as a constraint as

disclosed by Andersen with the method of specifying a target monthly payment and

using the target monthly payment to identify the highest profit as disclosed by

McCormally. The motivation would be one's monthly vehicle payment is a portion of

one's overall budget and would be a significant determiner in selecting a vehicle and the

associated payment. And from the dealer perspective in which seeking the maximum

profit is generally an objective, using the customer's target payment as an input to

maximize profit allows the dealer to "play with" the other input numbers to maximize

profit while recognizing and working within the customer's payment constraint.

Regarding claim 18, Andersen discloses a method for selecting, from a plurality

of lease programs, each of which may generate a profit, a lease program that generates

the largest profit for each of a plurality of vehicles (columns 3-6), the method

comprising:

Receiving an input representing an amount of cash available for lease inception fees (Figure 5; column 13, lines 38-39; column 18, lines 11-13);

Receiving financial information about a customer (Figures 1, 5, 12 and 13a; column 5, lines 1-5; column 6, lines 1-5);

Accessing a database stored in a computer system, the database comprising information about a plurality of lease programs (column 5, lines 1-5; column 6, lines 15-18 and lines 49-53); and

Identifying, for each of the vehicles, the lease program generating the highest profit (column 6, lines 15-18 and lines 49-53; column 7, lines 25-27), the identifying including:

Calculating a profit generated by each of the plurality of lease programs for the vehicle based on the amount of cash available for lease inception fees and the financial information about the customer (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50); and

Comparing the calculated profit generated by each of the plurality of lease programs for the vehicle (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11); and

Selecting the lease program from the plurality of lease programs that generates the highest calculated profit for each of the vehicles (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50).

Andersen does not disclose where profits are determined based on monthly payments amounts. However, McCormally discloses where profits are determined

based on monthly payments amounts (page 1, column 2, sections 1 and 2; page 2, column 1, section 1; page 2, column 2, sections 1 and 2). It would be obvious to one of ordinary skill in the art at the time of the invention to modify the method of maximizing profit using a customer's budget as a constraint as disclosed by Andersen with the method of determining profits for monthly payment amounts and using the monthly payment amounts to identify the highest profit as disclosed by McCormally. The motivation would be that customers can be offered monthly payment amounts and they may or may not find them acceptable, such that a different monthly payment may need to be offered in order for the sale/lease to be completed. As disclosed by both Andersen and McCormally, several factors such as capitalized cost, residual price, lease rate, down payment, etc. can all be played with in order to vary the monthly payment amount and the realized profit.

Regarding claim 20, Andersen discloses a computer system configured to perform a method for selecting, from a plurality of lease programs, each of which may generate a profit, a lease program that generates the largest profit for each of a plurality of vehicles (columns 3-6), the method comprising:

Receiving an input representing an amount of cash available for lease inception fees (Figure 5; column 13, lines 38-39; column 18, lines 11-13);

Receiving financial information about a customer (Figures 1, 5, 12 and 13a; column 5, lines 1-5; column 6, lines 1-5);

Accessing a database stored in a computer system, the database comprising

information about a plurality of lease programs (column 5, lines 1-5; column 6, lines 15-

18 and lines 49-53); and

Identifying, for each of the vehicles, the lease program generating the highest

profit (column 6, lines 15-18 and lines 49-53; column 7, lines 25-27), the identifying

including:

Calculating a profit generated by each of the plurality of lease programs for the

vehicle based on the amount of cash available for lease inception fees and the financial

information about the customer (column 3, lines 7-32 and lines 56-67; column 5, lines 1-

11; column 6, lines 1-21; column 13, lines 46-50); and

Comparing the calculated profit generated by each of the plurality of lease

programs for the vehicle (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11);

and

Selecting the lease program from the plurality of lease programs that generates

the highest calculated profit for each of the vehicles (column 3, lines 7-32 and lines 56-

67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50);

The computer system comprising:

Computer storage media containing software that is programmed according to

the method (Figure 2; column 3, line 29 – column 4, line 14);

A computer processor which, under control of the software, causes the method to

be performed (Figure 2; column 3, line 29 – column 4, line 14);

A peripheral input device for receiving data according to the method (Figure 2; column 3, line 29 – column 4, line 14); and

A computer display device for reporting results of the performed method to a user of the computer system (Figure 2; column 3, line 29 – column 4, line 14).

Andersen does not disclose where profits are determined based on monthly payments amounts. However, McCormally discloses where profits are determined based on monthly payments amounts (page 1, column 2, sections 1 and 2; page 2, column 1, section 1; page 2, column 2, sections 1 and 2). It would be obvious to one of ordinary skill in the art at the time of the invention to modify the method of maximizing profit using a customer's budget as a constraint as disclosed by Andersen with the method of determining profits for monthly payment amounts and using the monthly payment amounts to identify the highest profit as disclosed by McCormally. The motivation would be that customers can be offered monthly payment amounts and they may or may not find them acceptable, such that a different monthly payment may need to be offered in order for the sale/lease to be completed. As disclosed by both Andersen and McCormally, several factors such as capitalized cost, residual price, lease rate, down payment, etc. can all be played with in order to vary the monthly payment amount and the realized profit.

Regarding claim 21, Andersen discloses computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur (columns 3-6):

The computer receives an input representing an amount of cash available for

lease inception fees (Figure 5; column 13, lines 38-39; column 18, lines 11-13);

The computer receives financial information about a customer (Figures 1, 5, 12

and 13a; column 5, lines 1-5; column 6, lines 1-5);

The computer accesses a lender database comprising information about a

plurality of lease programs, each of which may generate a profit (column 5, lines 1-5;

column 6, lines 15-18 and lines 49-53); and

The computer identifies, for each of a plurality of vehicles, the lease program

generating the highest profit (column 3, lines 7-32 and lines 56-67; column 6, lines 15-

18 and lines 49-53; column 7, lines 25-27), the identifying including:

Calculating a profit generated by each of the plurality of lease programs for the

vehicle based on the amount of cash available for lease inception fees and the financial

information about the customer (column 3, lines 7-32 and lines 56-67; column 5, lines 1-

11; column 6, lines 1-21; column 13, lines 46-50); and

Comparing the calculated profit generated by each of the plurality of lease

programs for the vehicle (column 3, lines 7-32 and lines 56-67; column 5, lines 1-11);

and

Selecting the lease program from the plurality of lease programs that generates

the highest calculated profit for each of the vehicles (column 3, lines 7-32 and lines 56-

67; column 5, lines 1-11; column 6, lines 1-21; column 13, lines 46-50).

Andersen does not disclose where profits are determined based on monthly

payments amounts. However, McCormally discloses where profits are determined

based on monthly payments amounts (page 1, column 2, sections 1 and 2; page 2,

column 1, section 1; page 2, column 2, sections 1 and 2). It would be obvious to one of

ordinary skill in the art at the time of the invention to modify the method of maximizing

profit using a customer's budget as a constraint as disclosed by Andersen with the

method of determining profits for monthly payment amounts and using the monthly

payment amounts to identify the highest profit as disclosed by McCormally. The

motivation would be that customers can be offered monthly payment amounts and they

may or may not find them acceptable, such that a different monthly payment may need

to be offered in order for the sale/lease to be completed. As disclosed by both

Andersen and McCormally, several factors such as capitalized cost, residual price,

lease rate, down payment, etc. can all be played with in order to vary the monthly

payment amount and the realized profit.

Regarding claims 17 and 22, Andersen discloses wherein the receiving financial

information about a customer comprises:

Collecting information about the customer (column 12, lines 6-39; column 26,

lines 6-19);

Storing the collected information in a first computer storage device (column 7,

line 65 – column 8, line 21; column 9, lines 6-15); and

Transmitting the stored, collected information from the first computer storage

device to a central computer storage device, the central computer storage device being

configured to perform the remaining steps of the method of claim 13 and 18 (column 7,

line 65 – column 8, line 21; column 9, lines 6-15).

Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over US

Patent 5,774,883 to Andersen et al. (further referred to as Andersen), and further in

view of "I saved $3,000 on a car lease, so can you" by Bruce A. Goodman (further

referred to as Goodman).

Regarding claim 15, Andersen discloses a computer system configured to

perform a method for selecting from a plurality of lease programs for each of a plurality

of vehicles (columns 3-6), the method comprising:

Receiving a first input representing a target profit (Figure 14; column 28, line 54 –

column 29, line 4);

Receiving a second input representing an amount of cash available for lease

inception fees (Figure 5; column 13, lines 38-39; column 18, lines 11-13);

Receiving financial information about a customer (Figures 1, 5, 12 and 13a;

column 5, lines 1-5; column 6, lines 1-5);

Accessing a database stored in a computer system, the database comprising

information about a plurality of lease programs (column 5, lines 1-5; column 6, lines 15-

18 and lines 49-53);

The computer system comprising:

Computer storage media containing software that is programmed according to the method (Figure 2; column 3, line 29 – column 4, line 14);

A computer processor which, under control of the software, causes the method to be performed (Figure 2; column 3, line 29 – column 4, line 14);

A peripheral input device for receiving data according to the method (Figure 2; column 3, line 29 – column 4, line 14); and

A computer display device for reporting results of the performed method to a user of the computer system (Figure 2; column 3, line 29 – column 4, line 14).

Anderson does not disclose identifying, for each of the vehicles, the lease program requiring the lowest monthly payment, the identifying including calculating the monthly payment generated by each of the plurality of lease programs for the vehicle which meets the target profit based on the amount of cash available for lease inception fees and the financial information about the customer; comparing the calculated monthly payment generated by each of the plurality of lease programs for the vehicle; and selecting the lease program from the plurality of lease programs that generates the lowest monthly payment for each of the vehicles.

However, Goodman discloses identifying, for each of the vehicles, the lease program requiring the lowest monthly payment (page 1, section 3; page 2, section 2; page 3, sections 1-5), the identifying including calculating the monthly payment generated by each of the plurality of lease programs for the vehicle which meets the target profit based on the amount of cash available for lease inception fees and the financial information about the customer (page 2, section 2; page 3, section 1);

comparing the calculated monthly payment generated by each of the plurality of lease

programs for the vehicle (page 1, section 3; page 3, sections 1-5); and selecting the

lease program from the plurality of lease programs that generates the lowest monthly

payment for each of the vehicles (page 1, section 3; page 3, sections 1-5).

It would be obvious to one of ordinary skill in the art at the time of the invention to

modify the method of using a target profit and cash available for inception fees to

determine a lease program with a monthly payment that fits in a customer's budget as

disclosed by Andersen to adapt the determining of the lowest lease payment for a target

profit as disclosed by Goodman. The motivation would be that dealers seek to

maximize profits and customers seek to minimize monthly payments and by meeting

both of these objectives in determining a lease payment, the deal is more likely to be

entered into by both the dealer and customer and the deal can be closed.

Response to Arguments

Applicant argues that the prior art combination of Andersen and Sheets fails to

disclose several limitations. These arguments are moot as new grounds of rejection

have been presented. However, examiner notes that Sheets remains an applicable

secondary reference in speaking to a customer's target monthly payment being used.

Andersen discloses where customer financial information such as a monthly budget are

taken into consideration when developing a lease deal and where profits are maximized

given the budget constraints. While Andersen does not specifically disclose that the

budget would include a target monthly car payment, it would be obvious to one of

ordinary skill in the art that a target monthly car payment would be part of the budget

and that consumers are not likely to devote all monies not otherwise allocated in the

budget to a car payment. Examiner further contends that where Sheets discloses

receiving a customer's target monthly car payment and then proceeding with selecting a

vehicle which would providing financing to result in a car payment that falls within that

target, it would be obvious to combine Andersen and Sheets. Both relate to the

determination of lease parameters, and both the concept of maximizing profits and

using target monthly payments are old and well known in the field of vehicle leasing.

Despite this contention, and in an effort to further prosecution, prior art

demonstrating the use of a target monthly payment and maximizing profits has been

used in places of Sheets. Additionally, the combinations as presented disclose the

other limitations of claims related to determining maximum profits for monthly payments

and finding the lowest monthly payment for a given target profit and down payment

amount.

The concepts as presented in the present application are old and well known in

the field of vehicle leasing, and in leasing and sales in general. Maximizing profits is old

and well known, the use of target monthly payments is old and well known, target profits

are old and well known, finding a lowest monthly payment is old and well known, and

the concept that these variables are interrelated through formulas used to determine

leasing deals is old and well known.

In response to Applicant's argument that it would not have been obvious to

modify the cited prior art reference(s) to create the claimed invention, the Courts have

stated that "[w]hen a work is available in one field of endeavor, design incentives and

other market forces can prompt variations of it, either in the same field or a different

one. If a person of ordinary skill can implement a predictable variation, §103 likely bars

its patentability. For the same reason, if a technique has been used to improve one

device, and a person of ordinary skill in the art would recognize that it would improve

similar devices in the same way, using the technique is obvious unless its actual

application is beyond his or her skill." KSR Int'l Co. v. Teleflex, Inc. 127 S. Ct. 1727,

1740, 92 USPQ2d 1385, 1396 (2007). In the instant case, the cited prior art references

were available in the field at the time of the purported invention. The Applicant merely

implemented a predictable variation of these existing methods in establishing his/her

own invention. Such predicatability is based upon the fact that each incorporated

method performs the same function and provides the same utility as originally intended

in their pre-combination state.

Conclusion

The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure:

"Take nothing for granted when shopping for autos: Industry striving for

respectability but it's still a cut-throat area for consumers" by Ian Jack discloses a

customer with a target monthly payment, a trade-in for down payment fees, where a

dealer is seeking a profit margin and where the profit margin is maximized on financing,

where salespeople can boost the profit using the financing as most consumers are strictly focused on the target monthly payment.

"Leasing option may be for you not buying can save money on hassles if you don't mind endless monthly payments" by Patricia Chargot discloses recognizing the factors that determine monthly payment in order to know how to negotiate the lowest monthly payment and also discloses dealers target profits and wherein the target profit is used in adjusting the deal numbers and variables.

"A closer look at car leasing" by Henry Bulmash discloses knowing the variables that affect a lease and how a dealer can achieve a lower monthly payment by adjusting the variables.

"Clearing the fog on leasing" by Jim Mateja discloses where financing of leasing and the fact that numbers don't have to be disclosed provides a means for dealers to hide profit in the lease deal and customers are unaware of all the figures used in coming up with their monthly payment.

"Deal! Is the one-price, no haggling super mall a great idea, or just another sales gimmick for the 90's?" by Jeff Lyon discloses providing the best deal right away rather than going through time and trouble and then finally providing the best price, wherein when dealers provide commissions salespersons have the incentive to sell the car for the most possible as commissions are based on gross revenues.

Any inquiry concerning this communication should be directed to Jennifer

Liversedge whose telephone number is 571-272-3167. The examiner can normally be

reached on Monday - Friday, 8:30 AM - 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Kambiz Abdi can be reached at 571-272-6702. The fax number for the

organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

/Jennifer Liversedge/
Examiner, Art Unit 3692